

**BALTIMORE COUNTY PUBLIC SCHOOLS**

**DATE:** November 18, 2008

**TO:** **BOARD OF EDUCATION**

**FROM:** Dr. Joe A. Hairston, Superintendent

**SUBJECT:** **REPORT ON BOARD OF EDUCATION POLICY 5450**  
**(RENUMBERED TO 3151) – STUDENTS: ACCIDENT INSURANCE**

**ORIGINATOR:** J. Robert Haines, Deputy Superintendent

**RESOURCE**  
**PERSON(S):** Michele Prumo. Executive Director,  
Department of Planning and Support Operations

**RECOMMENDATION**

That the Board of Education reviews the proposed changes to Policy 5450 (renumbered to 3151). This is the first reading.

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Attachment I – Policy Analysis  
Attachment II – Policy 5450 (3151)

**Policy Analysis for  
Board of Education Policy 5450 (renumbered to 3151)  
Accident Insurance**

Statement of Issues or Questions Addressed

Board of Education Policy 3151 addresses the availability of a student accident insurance program, the requirement of accident insurance for students who play interscholastic sports, as well as accident reporting. Baltimore County Public Schools does not pay student's medical bills for accidents that occur on BCPS property where there is no negligence on the part of the Board, nor does it pay for injuries that occur during interscholastic sports. Therefore, parents and guardians or their health insurance carrier are responsible for paying the medical costs associated with the accident. The proposed revisions are intended to reflect current policies.

Cost Analysis and Fiscal Impact on School System

No fiscal impact is anticipated by the revision of this policy.

Relationship to Other Board of Education Policies

Board of Education Policy 2352, *Accidents/Medical Emergencies*  
Superintendent's Rule 2352, *Accidents/Medical Emergencies*

Legal Requirements

None

Similar Policies Adopted by Other Local School Systems

1. Anne Arundel County Policy 702.01, *School Insurance Program*
2. Harford County Policy 0023-000, *Student Insurance*

Draft of Proposed Policy

Attached

Other Alternatives Considered by Staff

No other alternatives were considered.

Timeline:

First reading: November 18, 2008  
Public comment: December 2, 2008  
Third reading: January 13, 2009

STUDENTS: NON-INSTRUCTIONAL Services

Accident Insurance

I. AVAILABILITY

A. A student accident insurance program shall be made available to parents/guardians of students enrolled in Baltimore County Public Schools (BCPS). The parent/GUARDIAN shall pay the premium directly to the company and the contract shall be between the parent/GUARDIAN and the insurance company. THE BOARD OF EDUCATION OF BALTIMORE COUNTY (BOARD) WILL NOT HAVE ANY ROLE OR RESPONSIBILITY REGARDING INSURANCE PURCHASED BY A PARENT/GUARDIAN.

II. INTERSCHOLASTIC SPORT[S] REQUIREMENTS

A. [REQUIREMENT]

Each student participating in interscholastic sports must have insurance coverage either through a parent's/guardian's CURRENT EFFECTIVE policy or through the purchase of the available student accident insurance.

B. [STUDENTS PLAYING FOOTBALL]

FOR A STUDENT PARTICIPATING IN INTERSCHOLASTIC FOOTBALL, THE PARENT/GUARDIAN PURCHASING THE AVAILABLE STUDENT ACCIDENT INSURANCE MUST INCLUDE THE FOOTBALL COVERAGE OPTION.

[Accident insurance for football players will be made available to all parents/guardians of students participating in interscholastic football. Each student participating in interscholastic football must have insurance coverage, either through a parent's/guardian's policy or through the purchase of the available student accident insurance, football coverage option.]

C. Students shall not be denied an opportunity to try out for an interscholastic athletic team because of economic status. [Efforts shall be made to find ways to maximize participation by interested and qualified students in interscholastic athletic activities.]

III. ACCIDENT REPORTING

ALL [A]accidents, REGARDLESS OF THE TYPE OF INSURANCE COVERAGE, must [also] be reported on the Baltimore County Public Schools Standard Student Accident Report form (BEBCO 49-615-98). Accidents [requiring the use of an ambulance] shall be reported [immediately by telephone to the appropriate office] consistent with ESTABLISHED procedures. IF APPLICABLE, student accidents must be reported on the appropriate form provided by the STUDENT ACCIDENT insurance company for this purpose.

Related Policies: Board of Education Policy 2352, Accidents/Medical Emergencies  
Superintendent Rule 2352, Accidents/Medical Emergencies

Policy  
Adopted: 11/21/68  
Revised: 10/21/03  
REVISED:

Board of Education of Baltimore County